

HOME IMPROVEMENT REQUEST FORM

Repairs Requested:

I. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP)	No. of Units
	Year Built

Names and relationship of EVERYONE who lives in the property (adults and children)

1) NAME _____ RELATIONSHIP _____ 1) NAME _____ RELATIONSHIP _____

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1) NAME _____ RELATIONSHIP _____ 1) NAME _____ RELATIONSHIP _____

Year Acquired	Original Cost \$ _____	Balance on 1st mortgage \$ _____	Balance on your 2 nd mortgage (if you have one) \$ _____	Do you have a CNE loan?
Names on the Title (Deed)				Estate will be held in: <input checked="" type="checkbox"/> Fee simple <input type="checkbox"/> Leasehold (show expiration date)
Names on the Mortgage (only)				

INFORMATION BELOW SHOULD BE COMPLETED ON THOSE WHO ARE ON THE MORTGAGE ONLY!

Borrower's Name (Include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Email Address:				Email Address:			
Social Security Number	Home Phone (Incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (Incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated		Dependents (not listed by Co-Borrower) No. _____ Ages _____	
Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			
If residing at present address for less than two years, complete the following:							
Former Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.				Former Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.			



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Former Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Former Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
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Borrower		II. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
Position/Title/Type of Business	Business Phone		Position/Title/Type of Business	Business Phone	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (Incl. area code)		Position/Title/Type of Business	Business Phone (Incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly Income \$			Monthly Income \$		
Position/Title/Type of Business	Business Phone (Incl. area code)		Position/Title/Type of Business	Business Phone (Incl. area code)	

Household income cannot exceed these limits...

Household Size	80% AMI*
1	\$53,500
2	\$61,150
3	\$68,800
4	\$76,400
5	\$82,550
6	\$88,650
7	\$94,750
8 or more	\$100,850

List below income for those who are on the mortgage loan (aka mortgage note)

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present
Base Empl. Income*	\$	\$	\$	Rent	\$
Retirement				First Mortgage (P&I)	
Disability				Other Mortgage (P&I)	
Self Employed				Hazard Insurance	
Rental Income				Real Estate Taxes	
Child Support				Mortgage Insurance	
Other:				Homeowner Assn. Dues	
				Other:	
Total	\$	\$	\$	Total	\$

List below income for those who live in the home but who are NOT on the mortgage loan (aka mortgage note)



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Name	Type income / Employer	Monthly Amount
		\$

III. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separated Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

ASSETS		Cash or Market Value	Expenses below should be filled out for those who are on the mortgage loan only		
Description			LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash		\$			
List Checking and savings accounts below			Name and address of Company	\$ Payment/Months	\$
	Name and address of Bank, S&L, or Credit Union				
	\$		Name and address of Company	\$ Payment/Months	\$
	Name and address of Bank, S&L, or Credit Union				
	\$		Name and address of Company	\$ Payment/Months	\$
	Name and address of Bank, S&L, or Credit Union				
	\$		Name and address of Company	\$ Payment/Months	\$
Do you own any other property? YES / NO					
If yes, please explain:			Name and address of Company	\$ Payment/Months	\$
			Name and address of Company	\$ Payment/Months	\$
			Name and address of Company	\$ Payment/Months	\$

Schedule of Real Estate Owned (Fill this out only if you own additional properties outside of your primary residence)

Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
	\$	\$	\$	\$	\$	\$



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	Totals	\$	\$	\$	\$	\$	\$
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IV. DECLARATIONS				
If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.				
	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small>				
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

j. Are you a U.S. citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

V. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001 et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its services, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Chattanooga Neighborhood Enterprise, Inc. 1500 Chestnut Street #102, Chattanooga, TN 37408**

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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VI. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but you are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower <input type="checkbox"/> I do not wish to furnish this information	Co-Borrower <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> American



Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through **Chattanooga Neighborhood Enterprise**. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information
2. I/We understand and agree that **Chattanooga Neighborhood Enterprise** reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan through **Chattanooga Neighborhood Enterprise**. As part of the application process, **Chattanooga Neighborhood Enterprise** and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Chattanooga Neighborhood Enterprise** and to any investor to whom **Chattanooga Neighborhood Enterprise** may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. **Chattanooga Neighborhood Enterprise** or any investor that purchases the mortgage may address this authorization to any party named in the loan application
4. A copy of this authorization may be accepted as an original.

Borrower Signature _____

Co-Borrower Signature _____

SSN: _____ Date: _____

SSN: _____ Date: _____

